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5 **IN THE UNITED STATES BANKRUPTCY COURT FOR THE**
6 **WESTERN DISTRICT OF WASHINGTON AT SEATTLE**

7 In Re:

8 SONIA DANIELS,

9
10 Debtor.

No. 10-16442-MLB

**DECLARATION OF CYNTHIA HAMMONS IN
SUPPORT OF BAC HOME LOANS'
OBJECTION TO CONFIRMATION OF
CHAPTER 13 PLAN DATED JUNE 22, 2010**

11 I, Cynthia Hammons, declare:

12 1. I am a Senior Loan Services Specialist for BAC Home Loans Servicing, L.P. (hereinafter
13 "BAC Home Loans"), and have custody of this debtor's account files, which I personally know are
14 maintained in the ordinary course of business and contain entries made at or near the time of the event
15 recorded therein, by or with information from a person with knowledge of the event recorded.

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17 2. Status of Loan. Loan payments are \$1,162.60 per month and the account is past due for
18 September 2009.

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20 3. Status of Loan Modification. The debtor does not meet the requirements for a loan
21 modification. Accordingly, as the debtor is not eligible for a loan modification, BAC Home Loans has
22 closed out the debtor's HAMP request.

23 I declare under penalty of perjury that the foregoing is true and correct.

24 Dated this 23 day of September 2010.

25 /s/ Cynthia Hammons

26 Cynthia Hammons

Senior Loan Services Specialist for
BAC Home Loans Servicing, L.P.